



State of New Jersey

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BULLETIN NO. 26-03

TO: ALL PRIVATE PASSENGER AUTOMOBILE INSURERS

FROM: SUSAN OCHS, ACTING COMMISSIONER

RE: MINIMUM INSURANCE COVERAGE LIMITS FOR CERTAIN ELECTRIC BICYCLES PURSUANT TO P.L.2025, c.285

On January 19, 2026, P.L.2025, c.285 (“Act”) was signed into law. The Act amends existing law by expanding the categories of bicycles classified as motorized bicycles in the State. Individuals who were not previously required to carry insurance for a motorized bicycle are granted a six-month period from the Act’s effective date to obtain such insurance. The deadline for compliance is July 19, 2026. Insurers authorized to write private passenger automobile insurance coverage may write motorized bicycle coverage. The Department of Banking and Insurance (“Department”) is issuing this Bulletin to advise insurers of the insurance requirements for motorized bicycles pursuant to the Act, as well as insurer rate, rules and form filing requirements.

The Act amends the definition of “motorized bicycles”, which are required to maintain insurance coverage, to include several types of electric bicycles. As defined by the Act, “low-speed electric bicycles”¹ are not required to maintain insurance coverage.

Insurance Coverage Requirements and Insurance Identification Cards

N.J.S.A. 39:4-14.3e requires owners of “motorized bicycles” principally garaged or operated in New Jersey, and every person in the business of renting motorized bicycles to maintain liability insurance coverage, insuring against loss resulting from liability imposed by law for bodily injury, death and property damage sustained by any person arising out of the ownership, operation or use of a motorized bicycle.

¹ The Act defines “low-speed electric bicycle” to mean a two-wheeled vehicle with fully operational pedals and an electric motor that provides assistance only when the rider is pedaling, and that ceases to provide assistance when the bicycle reaches the speed of 20 miles per hour.

Pursuant to N.J.A.C. 11:3-11.1, the minimum limits of insurance coverage for losses arising out of the ownership, maintenance, operation or use of a motorized bike, as defined in N.J.S.A. 39:1-1, are as follows:

For losses on account of injury to, or death of, one person, in any one accident (“Per Person Coverage”), the minimum coverage limit shall be \$15,000;

For losses on account of injury to, or death of, more than one person, in any one accident (“Per Accident Coverage”), the minimum coverage limit shall be \$30,000; and

For losses from damage to property of others in any one accident, the minimum coverage limit shall be \$5,000.

Every liability insurance policy shall provide personal injury protection coverage benefits in accordance with N.J.S.A. 39:6A-4, to pedestrians who sustain bodily injury in this State caused by the named insured’s motorized bicycle or caused by being struck by or from the motorized bicycle. Additionally, the Act provides that beginning January 1, 2027, if a pedestrian is involved in an accident resulting in injury or death to the pedestrian, the injury or death shall be covered by the pedestrian’s personal injury protection coverage.

All such coverages as listed above shall describe the make and model, and serial number (or VIN, if available) of each motorized bicycle insured. This information shall also constitute the description of vehicle required on insurance identification cards, and N.J.A.C. 11:3-6.1 through 6.4 shall apply to electronic bicycles except where the language is clearly inappropriate.

Insurer Rate Filings

All insurers issuing motorized bicycle insurance policies in this State must have approved rates, rules and forms on file for the minimum coverage limits in order to comply with the Act. The Department advises insurers that rates for motorized bicycles must be based on the category of motorized bicycles. Rate filings should therefore reflect the following categories of motorized bicycles that require insurance:

- **Category A** – means a pedal bicycle that is equipped with an electric motor that can provide assistance when the rider is pedaling and that, through the use of a throttle, can be used to exclusively propel the bicycle to a speed of not more than 15 miles per hour.
- **Category B** - means a pedal bicycle that is equipped with: (1) a helper motor that is powered by an electric drive motor that provides assistance when the rider is pedaling and has a maximum speed between 21 miles per hour and 28 miles per hour on a flat surface; or (2) an electric motor that is capable of propelling the bicycle in excess of 15 miles per hour through the use of a throttle with a maximum motor-powered speed of no more than 28 miles per hour on a flat surface.
- **Category C** - means a pedal bicycle that is equipped with a helper motor characterized in that either the maximum piston displacement is less than 50 cubic centimeters, or the helper motor is rated at no more than 1.5 brake horsepower.

In order to expedite filing approvals, the Department requests that any private passenger automobile insurer that seeks to file motorized bicycle rates, rules and forms to comply with the Act, do so as soon as possible.

Please contact Harry Davenport at harry.davenport@dobi.nj.gov with any questions regarding this Bulletin. The Department appreciates your cooperation.



June 15, 2026
Date

Susan Ochs
Acting Commissioner

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